

## **I. OVERVIEW OF MILLENNIUM PROJECT**

### **A. INTRODUCTION**

The designation of 1999 as The International Year of the Older Person offers a unique opportunity to consider the status of seniors in Tompkins County across a variety of categories as they and the community as a whole enter the New Millennium.

The Tompkins County Office for the Aging convened a Steering Committee to assemble Task Forces in the categories of health care financing, health status, housing, income and employment, leisure and volunteerism, long term care, mental health and transportation. These Task Forces were charged with assessing the status of the County's seniors, identifying needs, issues and highlights, and recommending some action steps which could realistically be tackled within the first few years of the New Millennium.

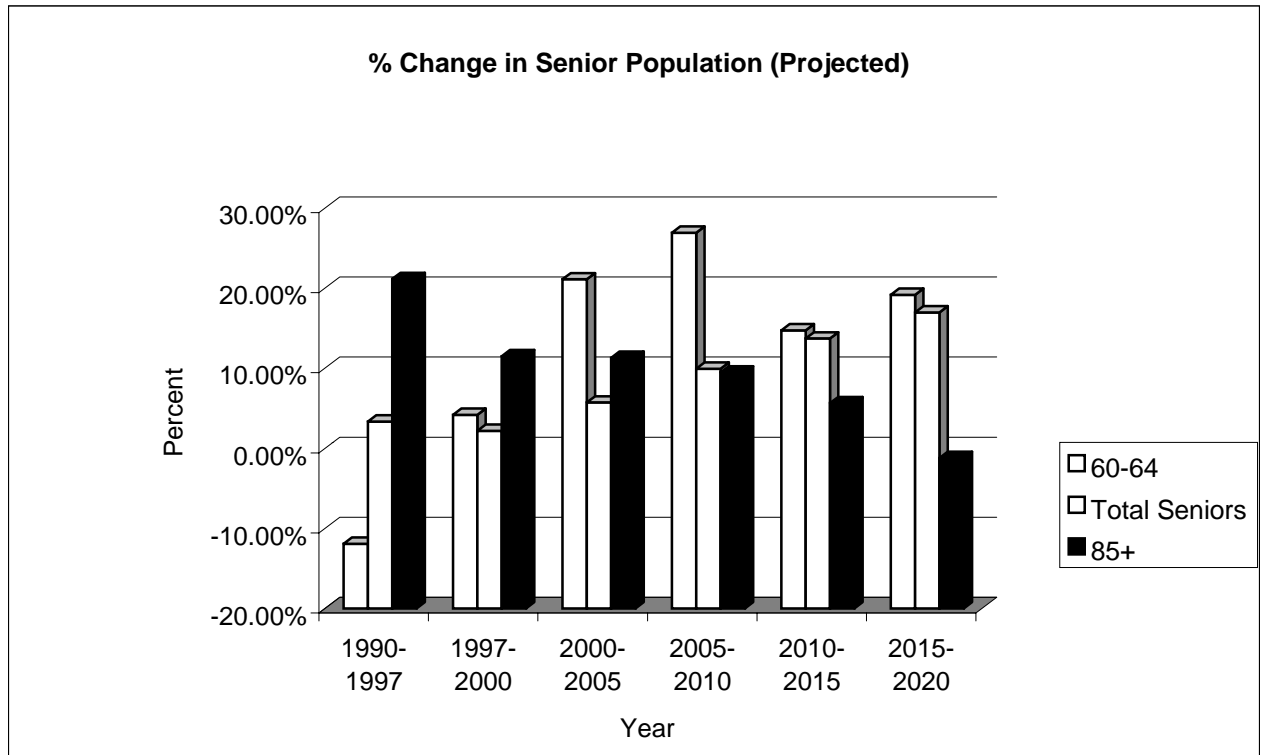
This entire set of reports is offered to the senior and non-senior public as well as to community professionals for their suggestions and comments. The reports are preceded by a description of the County's demographics in order to provide the context in which all the reports are operating.

### **B. TOMPKINS COUNTY DEMOGRAPHICS**

According to the 1990 Census, there were 11,311 people age 60 or older in Tompkins County, 12 percent of the total population. The most recent estimates compiled by the New York State Office for the Aging in 1997 found the Tompkins County senior population to be 11,687, a 2.7% increase since the 1990 census. When further broken down by age category, seniors age 85 plus constitute the fastest growing segment of the senior population: between 1990 and 1997 there was estimated to be a 22.4% increase in those age 85 plus in Tompkins County. The rapid increase in the "oldest old" population mirrors statewide and nationwide trends.

Projections of census data indicate that these trends are expected to continue. By the year 2005, the number of County residents age 60 and older is expected to increase by approximately 11.5% over the 1990 census counts (see graph). Those in the 85 and older age group will increase by 63.5%. Even more dramatically, by the year 2010, the number of County residents age 85 and older will increase by 79.0% over the 1990 census counts (New York State Office for the

Aging). As illustrated, Tompkins County can expect great increases in seniors age 85 plus in the coming decade.



(Source: "1998 State Profile" Woods Poole Economics.)

With increasing age comes increasing chance of being dependent. As more people live to the oldest ages, a larger segment of the population will face chronic limiting illnesses such as arthritis, diabetes, osteoporosis and dementia ("Sixty-Five Plus in the United States," Economics and Statistics Administration, U.S. Department of Commerce, May 1995). Additionally, recent advances in medicine and technology have made it possible for people with disabilities to live longer than in previous generations. Consequently, demand for services to address the needs of the oldest old and the disabled, such as long term care services, are expected to increase equivalently.

Although there are a number of individuals who will acquire a disability as they age, many individuals with disabilities are also aging. Those who have had a disability may be facing different problems as they age. They will have some of the usual aging problems as well as those already associated with being a person with a particular disability. As with others, transportation both within and outside the county is a problem and needs improvement. More communication is needed with those over 60 as to what is available to them, such as bills in large print, devices that make the telephone easier to use including

amplifiers, loud ringers and larger numbers as well as assistance in deciphering medical bills and insurance claims. Visual impairments often pose problems in modern life such as using ATMs, microwaves, and even televisions. There are often ways to help an individual overcome these obstacles; however, a challenge will be finding optimal methods of disseminating this information.

In 1990, minority members in Tompkins County numbered 466, or 4% of the senior population. This can be further broken down into African American (2.2%), Asian (1.1%), Hispanic (0.6%), and Native American (0.1%). Nationwide and in New York State the elderly population is expected to become more racially and ethnically diverse in the coming decade, and Tompkins County is expected to reflect these larger trends. African-American, Asian and Hispanic populations are all increasing more rapidly than the non-Hispanic white population because of higher birth rates and higher immigration rates ("Demography is not Destiny" National Academy on an Aging Society, January 1999). With projected increases in minority population in the coming decade, these factors must be considered in the planning of services to meet the needs of a diverse community.

According to the 1990 Census, approximately 829 Tompkins County seniors had incomes below the federal poverty level, constituting 7.8% of those age 60 and older. Older seniors and older women in particular are more likely to have incomes below poverty: 11.6% of all seniors age 75 plus have incomes below poverty, and 14.9% of women age 75 plus have incomes below poverty. Of all Tompkins County seniors, 71.8% receive income from Social Security. For 16.8% of seniors, Social Security is the only source of household income. For 43.6% of seniors, Social Security makes up over half of the total household income.

Looming on the horizon is the baby boom generation, encompassing those born between 1946 and 1964. Baby boomers number seventy-six million nationwide, representing the largest single sustained growth of the population in U.S. history ("Baby Boomers Envision Their Retirement," AARP Research, February 1999). In the year 2006, the oldest of the baby boomers will turn age 60 (see previous graph). The coming of age of the baby boomers will bring significant changes to society as a whole and to senior services in particular.

As previously mentioned, the baby boom generation is more diverse in terms of race. Nationally, by the year 2025, 25% of the elderly population are projected to be nonwhite ("A Portrait of Older Minorities," AARP Research, November 1995).

On average, boomers are “healthier, wealthier and more educated” than past generations (“Demography is Not Destiny,” January 1999). Both the income level and the education level of baby boomers in retirement are expected to exceed those of their parents at a similar age. In terms of total family income, boomers are about 50 percent better off in real (inflation-adjusted) dollars (“Boomers Approaching Midlife: How Secure a Future?” AARP Research, May 1998). However, this prosperity is not characteristic of all boomers. Approximately ten percent of this cohort are poor, with incomes under \$7,000, and with an education level of high school or less. These households are more likely to be single-headed, to have more intermittent work histories, to lack pension coverage, to have small savings, and to rent rather than own their own homes (*ibid.*). This disparity between the “haves” and “have-nots” has grown since previous generations, and is a characteristic of the baby boom generation.

Small family size is another feature common to the baby boom generation. A larger proportion of boomers have remained single, and those who married have had fewer children than in previous generations (*ibid.*). This is expected to lead to an unprecedented proportion of boomers living alone or living without the benefit of child caregivers. Elder caregiving will therefore be of great concern as the baby boomers age.

As the baby boom generation has influenced most every facet of society throughout its life cycle, so will the baby boomers continue to influence society during their retirement years. The future elderly will be different than the elderly of today, and future policy should be flexible enough to meet their changing needs. The diversity of the baby boom generation will pose a significant challenge: to look beyond the “averages” and consider all segments of the population in shaping policy (Demography is not Destiny, January 1999).